

**Information to identify the case:**

Debtor 1	<u>David W. Shaulis</u>	Social Security number or ITIN	xxx-xx-9106
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Cynthia L. Shaulis</u>	Social Security number or ITIN	xxx-xx-5952
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-70155-JAD			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

David W. Shaulis

Cynthia L. Shaulis

6/14/22

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
David W. Shaulis  
Cynthia L. Shaulis  
Debtors

Case No. 17-70155-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: Jun 14, 2022

User: auto  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ David W. Shaulis, Cynthia L. Shaulis, 799 Woodstown Highway, Hollsopple, PA 15935-7320
sp	+ Emerald N. Williams, Woomer & Talarico, LLC, 2945 Banksville Rd, Suite 200, Pittsburgh, PA 15216-2749
14371889	+ ACS/Nelnet Nhlp-iii/tr, ACS Education Services, P.O. Box 7051, Utica, NY 13504-7051
14371891	+ Collections Unit, Office of Attorney General, 14th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14371892	+ Cortese Associates, 148 Claruth Drive, Windber, PA 15963-8927
14371899	+ Martin M. Dudas, DDS, PC, 538 Vine Street, Johnstown, PA 15901-2013
14371900	Memorial Medical Center, P.O. Box 603396, Charlotte, NC 28260-3396
14371901	+ Mr. Muffler Inc., 1022 Scalp Avenue, Johnstown, PA 15904-3035
14391631	NELNET EDUCATION FUNDING TRUST on behalf of, Educational Credit Management, Corporation/VA, Educational Credit Management, Corporation PO BOX 16408, St. Paul, MN 55116-0408
14396700	US DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 15 2022 04:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 15 2022 00:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 15 2022 04:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 15 2022 00:12:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: blegal@phfa.org	Jun 15 2022 00:12:00	Pennsylvania Housing Finance Agency/HEMAP, 211 North Front Street, PO Box 15206, Harrisburg, PA 17105-5206
14375425	+ EDI: PHINAMERI.COM	Jun 15 2022 04:08:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
14371890	EDI: CAPITALONE.COM	Jun 15 2022 04:08:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14371894	Email/Text: bdsupport@creditmanagementcompany.com	Jun 15 2022 00:12:00	Credit Management Company, 2121 Noblestown Road, P.O. Box 16346, Pittsburgh, PA 15242-0346
14371893	+ Email/Text: bdsupport@creditmanagementcompany.com		

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		Jun 15 2022 00:12:00	Credit Management Company, Attn: Bankruptcy, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
14371895	Email/PDF: creditonebknotifications@resurgent.com	Jun 15 2022 00:17:58	Credit One Bank, Attn: Bankruptcy, P.O. Box 98873, Las Vegas, NV 89193-8873
14371897	Email/Text: ECMCBKNotices@ecmc.org	Jun 15 2022 00:12:00	ECMC, P.O. Box 64909, Saint Paul, MN 55164-0909
14371898	+ Email/Text: bncnotifications@pheaa.org	Jun 15 2022 00:12:00	Federal Loan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14519331	Email/PDF: resurgentbknotifications@resurgent.com	Jun 15 2022 00:18:00	LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14684011	Email/Text: blegal@phfa.org	Jun 15 2022 00:12:00	PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17105
14371903	Email/Text: blegal@phfa.org	Jun 15 2022 00:12:00	PHFA- HEMAP, 211 North Front Street, P.O. Box 15530, Harrisburg, PA 17105-5530
14371904	Email/Text: blegal@phfa.org	Jun 15 2022 00:12:00	PHFA-HEMAP, 211 North Front Street, P.O. Box 15206, Harrisburg, PA 17105-5206
14662295	EDI: PRA.COM	Jun 15 2022 04:08:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14371906	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 15 2022 00:12:00	Select Portfolio Servicing, Inc., Attn: Bankruptcy Department, P.O. Box 65250, Salt Lake City, UT 84165-0250
14371905	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 15 2022 00:12:00	Select Portfolio Servicing, Inc., P.O. Box 65450, Salt Lake City, UT 84165-0450
14660358	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 15 2022 00:12:00	U.S. Bank, National Association, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14658053	Email/Text: bncnotifications@pheaa.org	Jun 15 2022 00:12:00	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14371907	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Jun 15 2022 00:12:00	US Dept of Ed/Great Lakes, Higher Education, Attn: Bankruptcy, 2401 International Lane, Madison, WI 53704-3121

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank, National Association, as Trustee, as su
cr		U.S. Bank, National Association, as Trustee, as su
cr		U.S. Bank, National Association, as Trustee, as su
cr	*+	Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853
14379924	*+	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
14371896	##	Department of Education, Fedloan Servicing, P.O. Box 530210, Atlanta, GA 30353-0210
14371902	##+	Penn Credit Corporation, Attn: Bankruptcy, P.O. Box 988, Harrisburg, PA 17108-0988

TOTAL: 3 Undeliverable, 2 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

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belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 16, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank National Association, as Trustee, as successor-in-interest to Bank of America, N.A., as successor to LaSalle Bank National Association, as Trustee for EMC Mortgage Loan Trust 2005-A, Mortga bnicholas@kmlawgroup.com
Daniel J. Boger	on behalf of Debtor David W. Shaulis dnlboger@yahoo.com dboger@shepleylaw.com;mjury@shepleylaw.com;bk@shepleylaw.com
Daniel J. Boger	on behalf of Joint Debtor Cynthia L. Shaulis dnlboger@yahoo.com dboger@shepleylaw.com;mjury@shepleylaw.com;bk@shepleylaw.com
Jon A. McKechnie	on behalf of Joint Debtor Cynthia L. Shaulis jmckechnie@shepleylaw.com bk@shepleylaw.com
Jon A. McKechnie	on behalf of Debtor David W. Shaulis jmckechnie@shepleylaw.com bk@shepleylaw.com
Leon P. Haller	on behalf of Creditor Pennsylvania Housing Finance Agency/HEMAP lhaller@pkh.com dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com
Maria Miksich	on behalf of Creditor U.S. Bank National Association, as Trustee, as successor-in-interest to Bank of America, N.A., as successor to LaSalle Bank National Association, as Trustee for EMC Mortgage Loan Trust 2005-A, Mortga mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Rebecca Solarz	on behalf of Creditor U.S. Bank National Association, as Trustee, as successor-in-interest to Bank of America, N.A., as successor to LaSalle Bank National Association, as Trustee for EMC Mortgage Loan Trust 2005-A, Mortga bkgroup@kmlawgroup.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
William E. Craig	on behalf of Creditor Americredit Financial Services Inc. dba GM Financial ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 11